

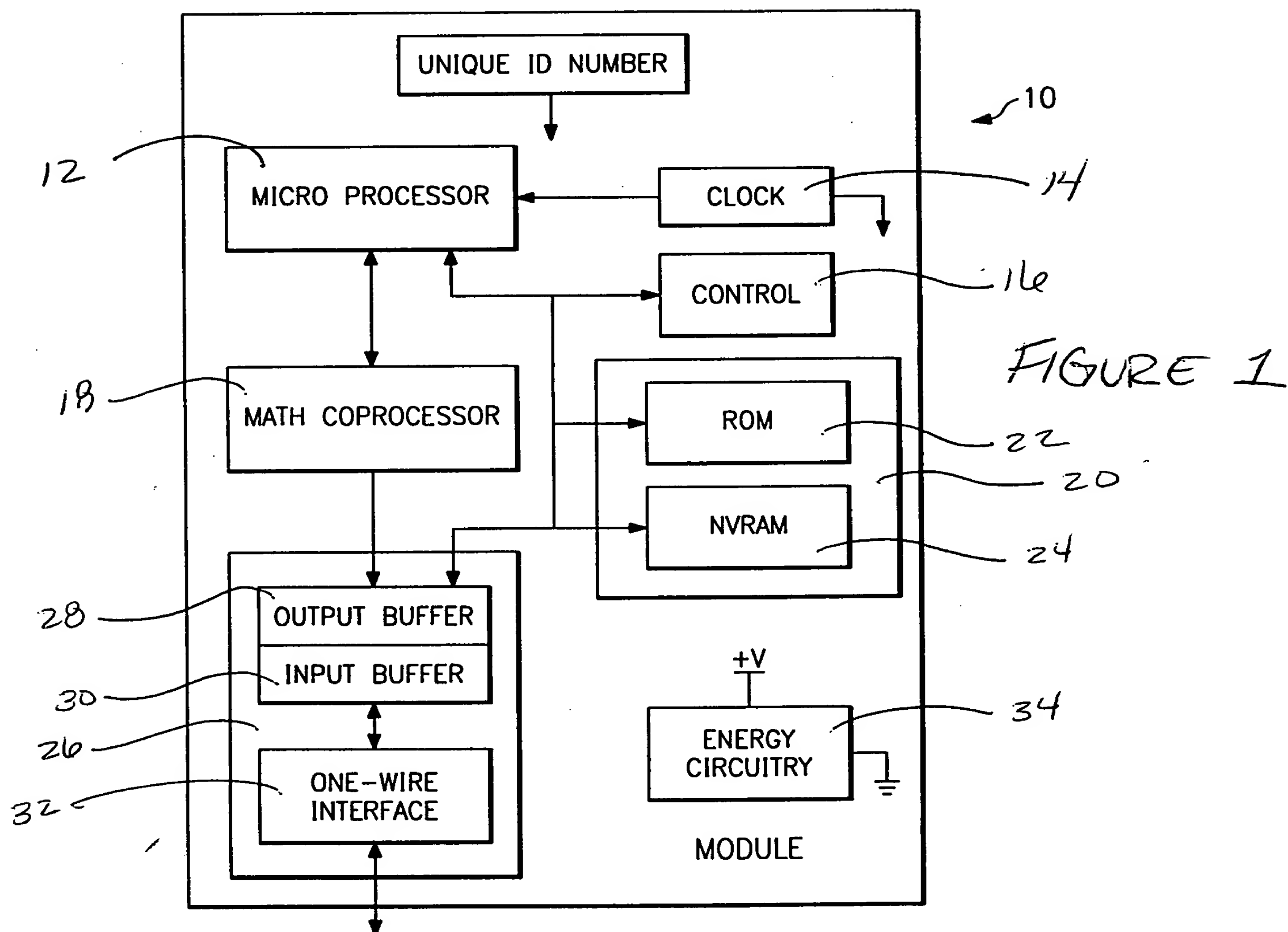
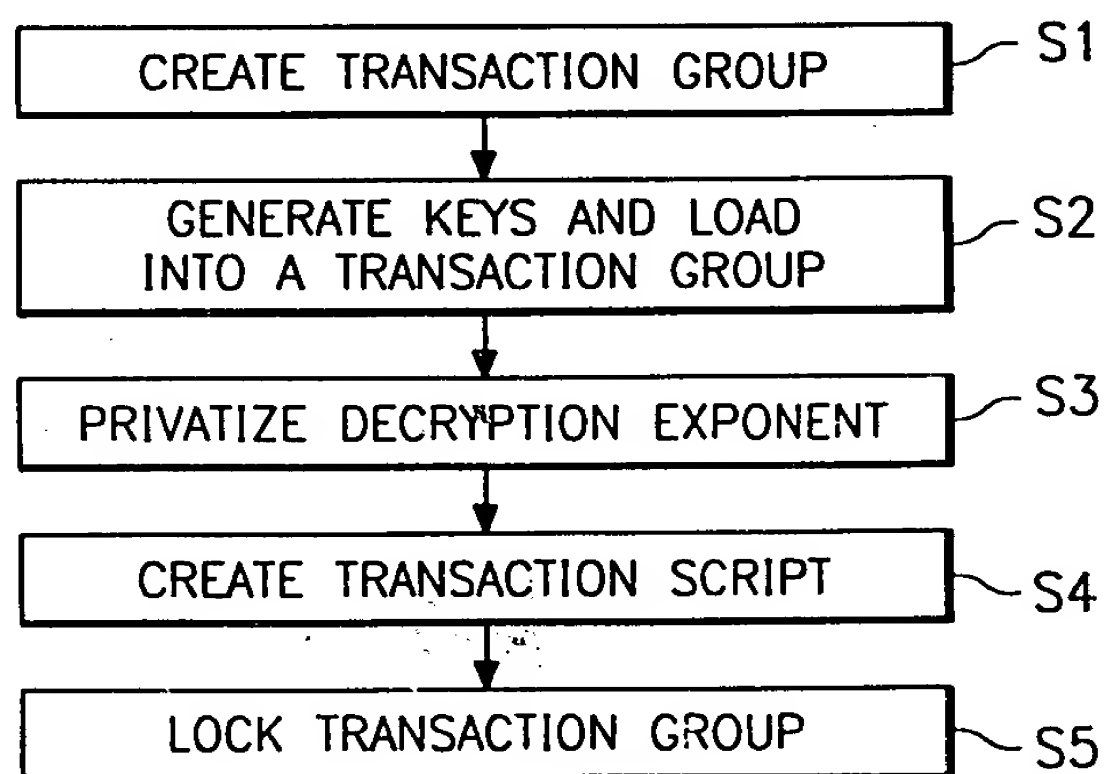
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FIG. 2



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FIG. 3

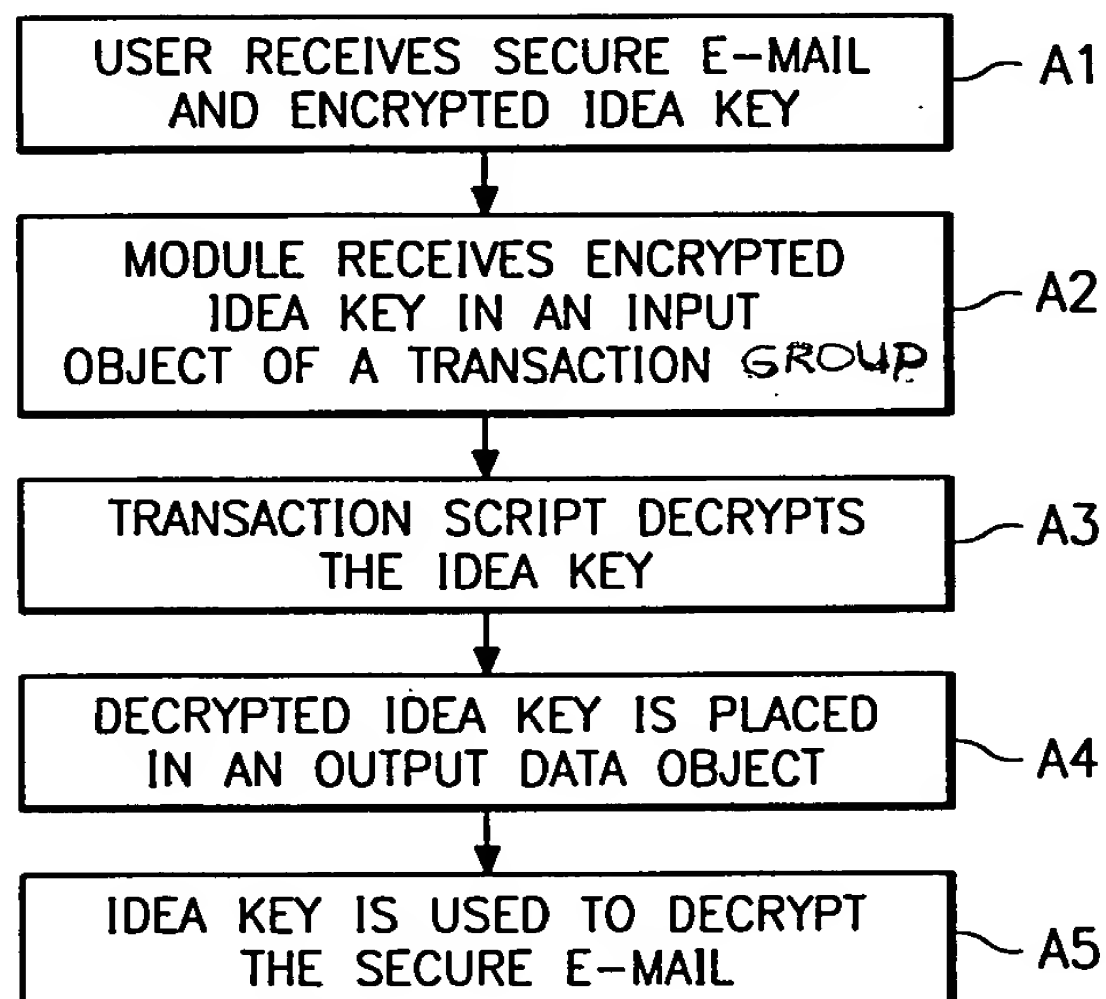
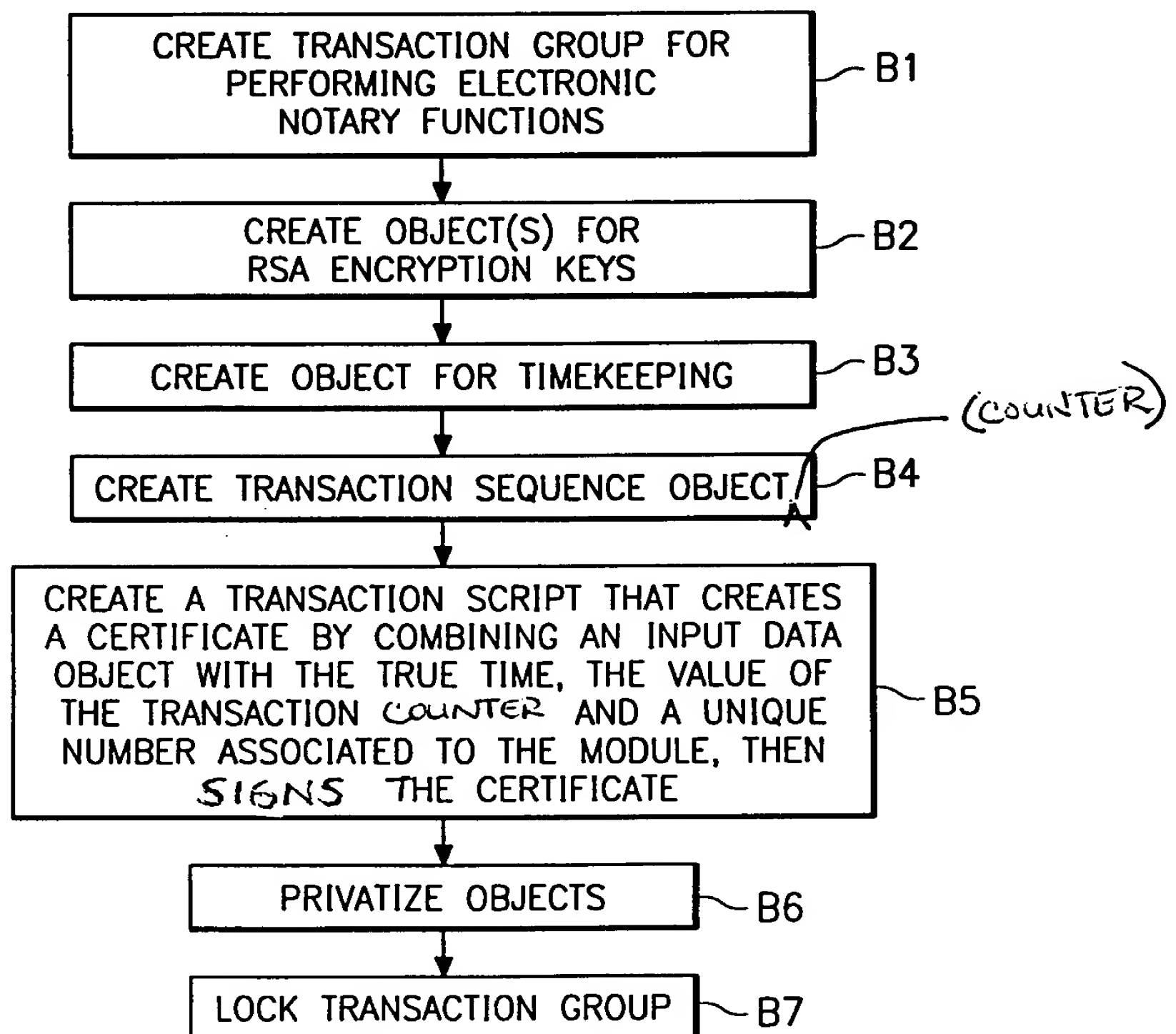


FIG. 4



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FIG. 5

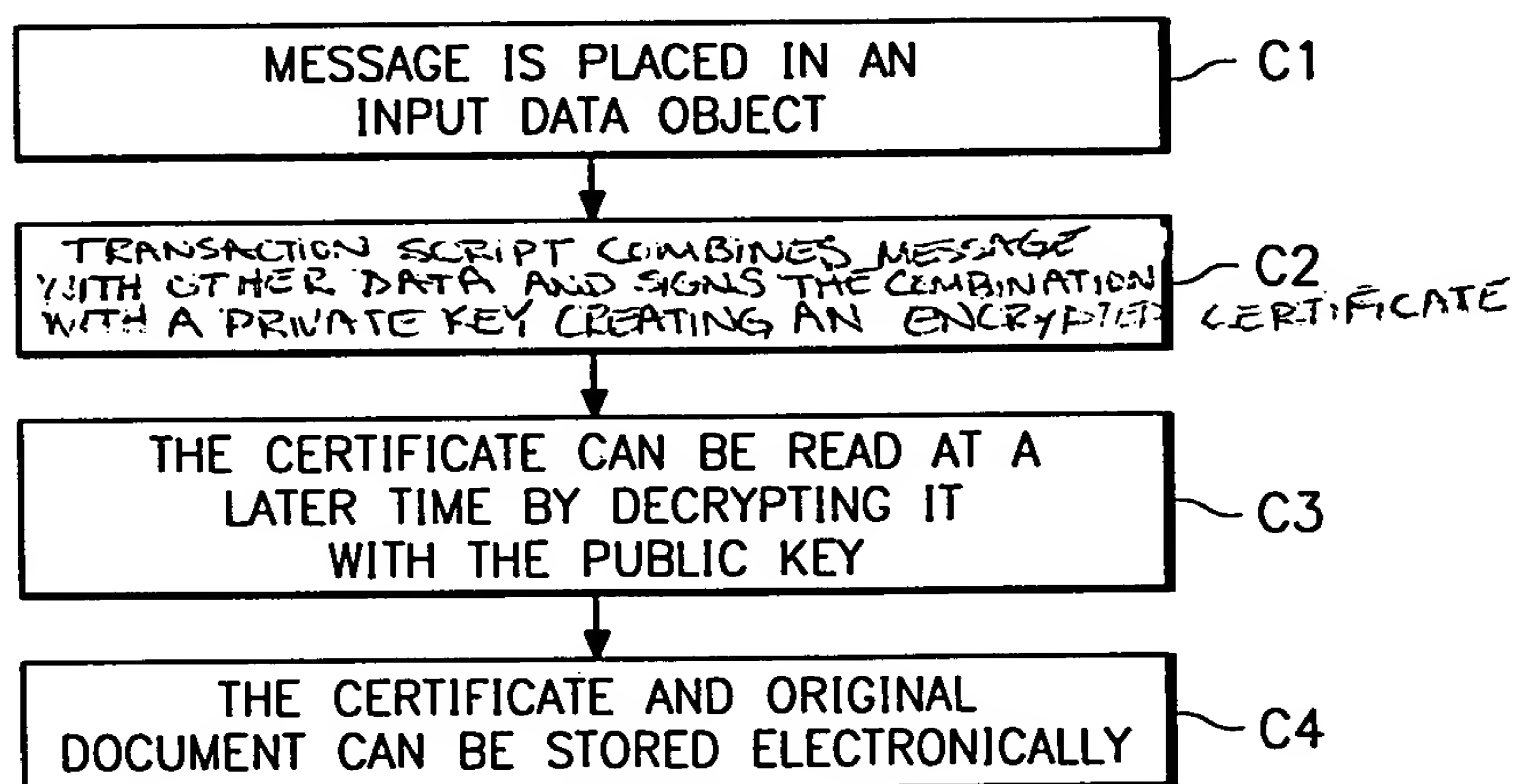
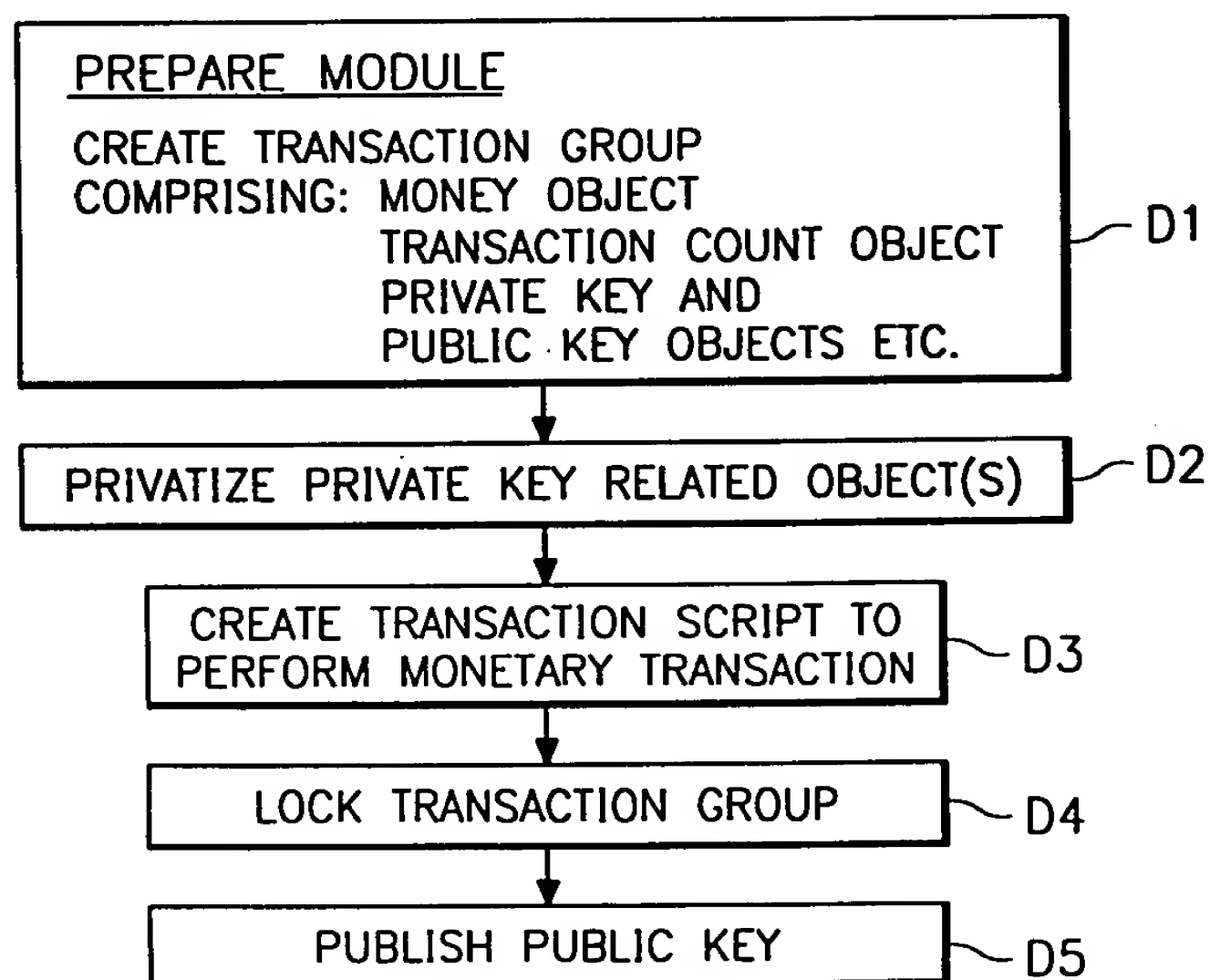


FIG. 6



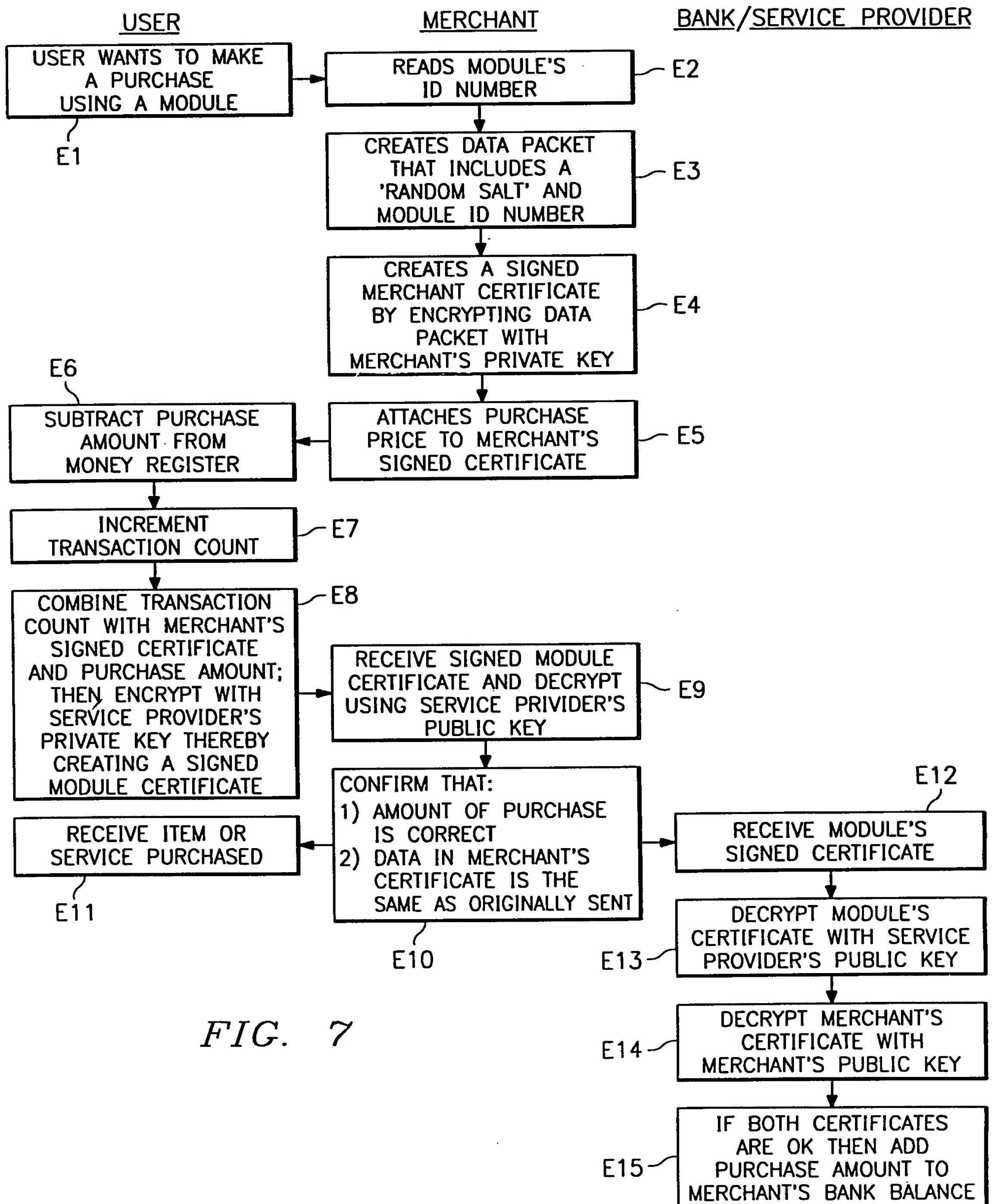
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FIG. 7

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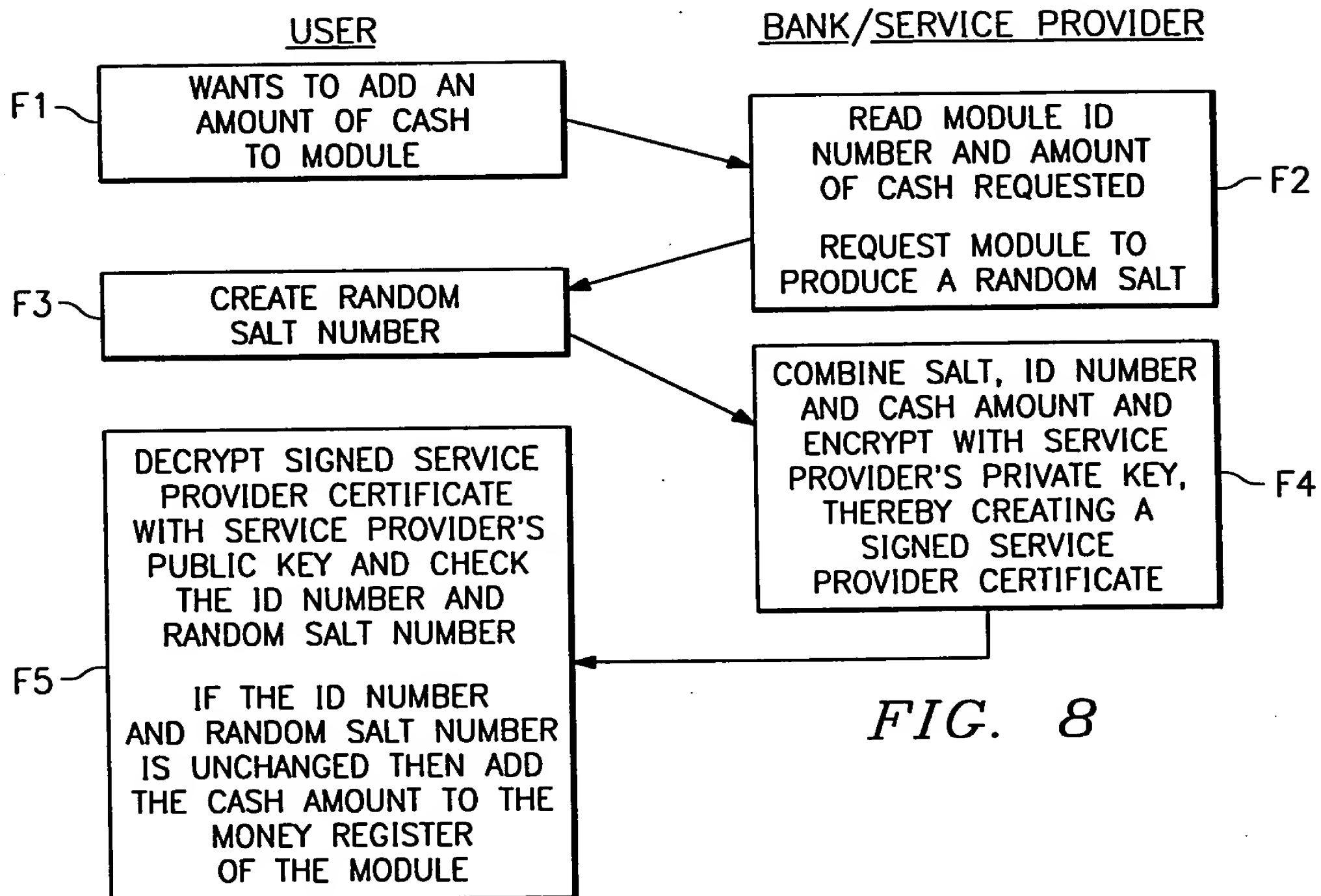


FIG. 8

EXAMPLE OF
TRANSFER FROM USER'S MODULE TO MERCHANT'S MODULE

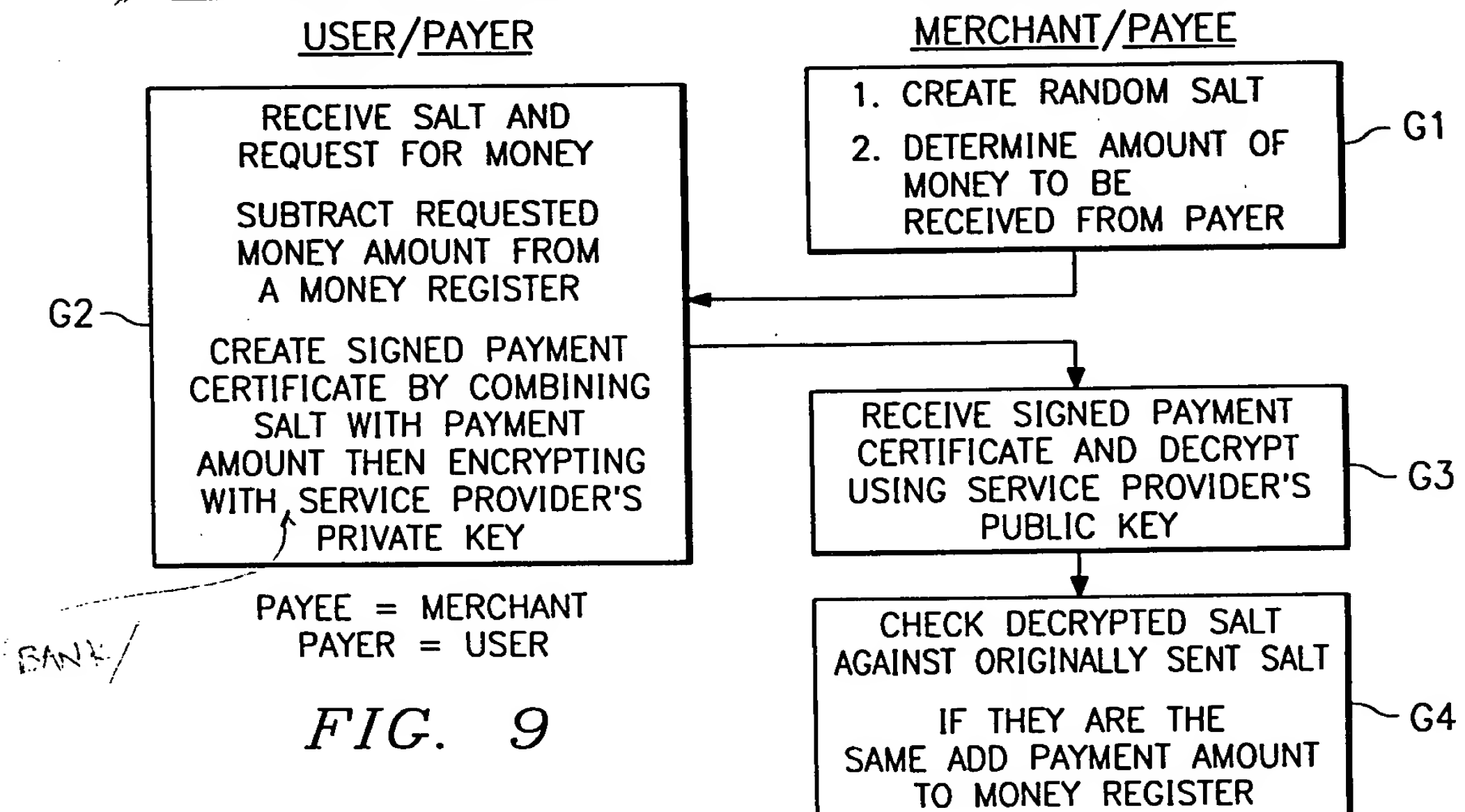
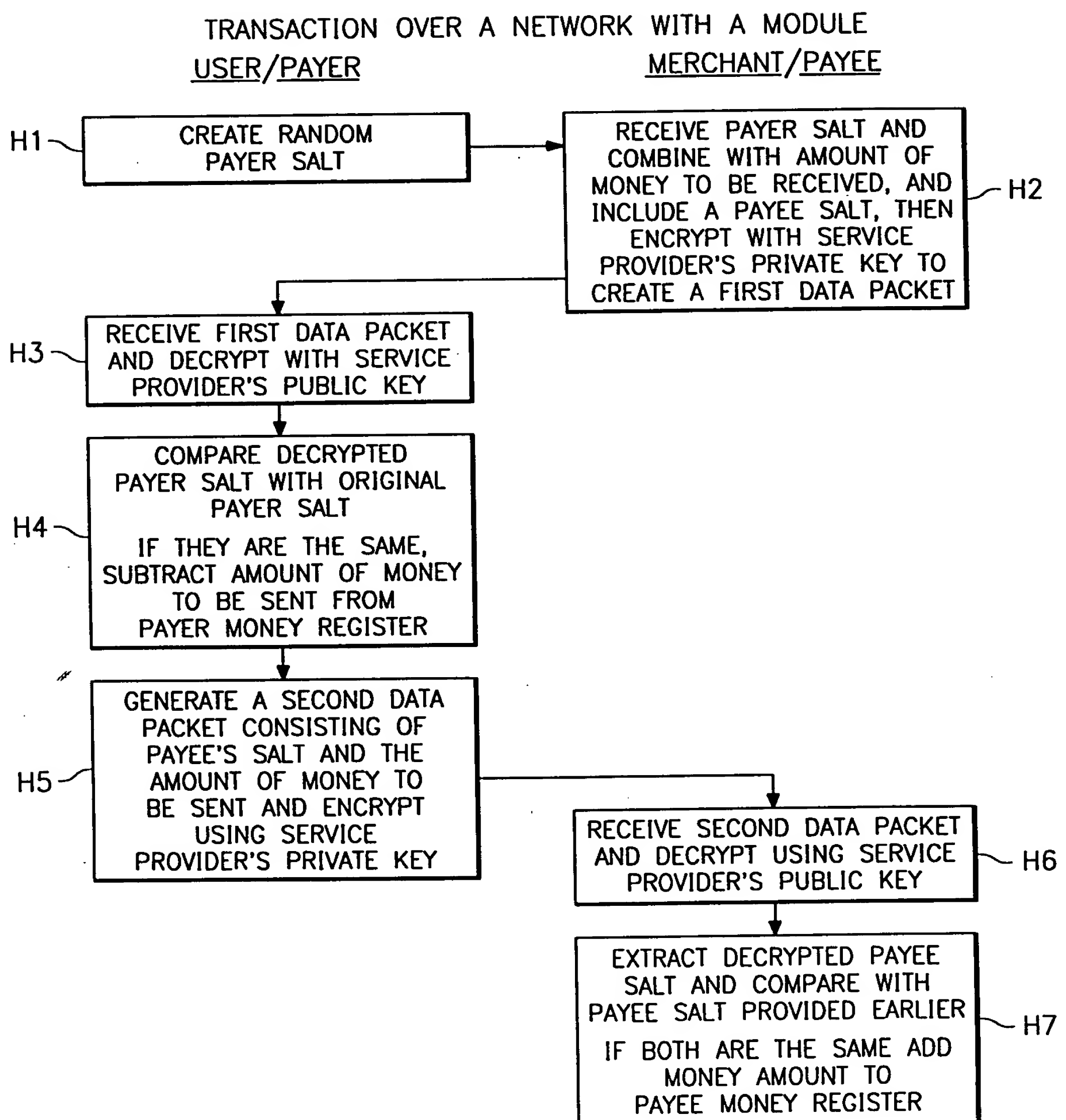
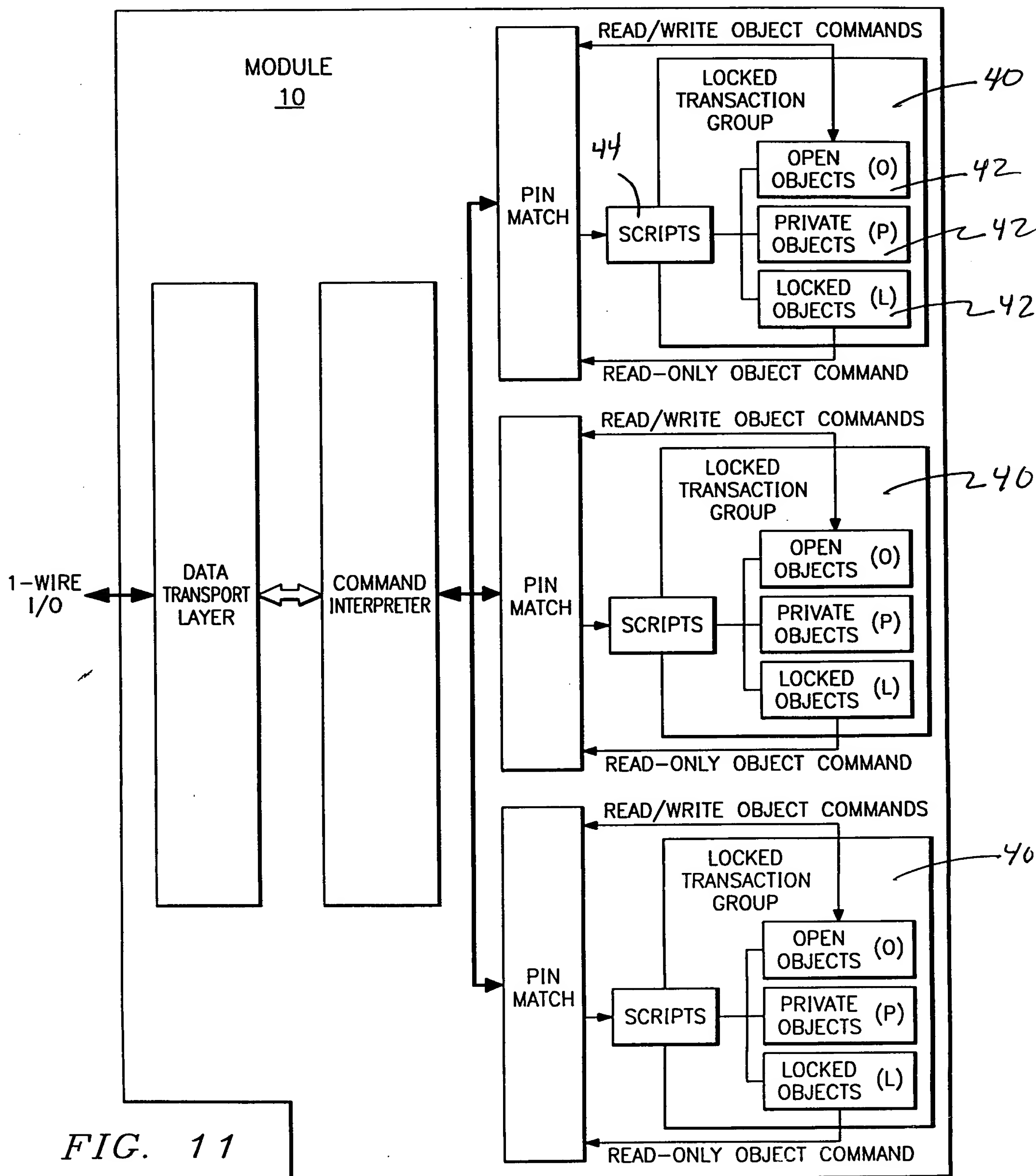


FIG. 9

FIG. 10



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FIG. 12

